AMENDMENTS TO THE CLAIMS

The following listing of claims will replace all prior versions and listings of claims in the application.

LISTING OF CLAIMS

1.-14.   cancel

15.   (new) A method of transacting a purchase, comprising:

acquiring a purchase card from a purchase card provider, the purchase card is a bearer instrument having an associated account number, but does not identify the person who acquired the purchase card;

providing purchase transactional information, including the account number associated with the purchase card, to a retailer, the retailer being different from the purchase card provider; and

transacting a purchase with the retailer based on the account number associated with the purchase card.

16.   (new) The method of Claim 15 wherein the purchase card having indicia of a card issuer, indicia of an interchange association, and indicia for at least one other entity associated with distribution of the purchase cards.

17.   (new) The method of Claim 16 wherein the indicia for at least one other entity is further defined as the name of the purchase card provider.

18.   (new) The method of Claim 15 wherein the purchase card is selected from a plurality of purchase cards acquired by the purchase card provider, where each of the plurality of purchase cards embodies a different account number but having the same cardholder name.

19.   (new) The method of Claim 15 wherein the step of acquiring a purchase card further comprises purchasing the purchase card from a retail establishment, where the purchase card is provided to the retail establishment by the purchase card provider.

20.   (new) The method of Claim 19 wherein the purchase card is provided by the purchase card provider to the retail establishment on a consignment basis.

21.   (new) The method of Claim 19 wherein the purchase card having a purchase limit equal to an amount paid for the purchase card less a service fee assessed by the purchase card provider.

22.   (new) The method of Claim 15 further comprises activating the purchasing card by contacting the purchase card provider prior to transacting a purchase.

23.   (new) The method of Claim 22 wherein contact information for the purchase card provider is provided on the purchase card.

24.   (new) The method of Claim 22 wherein the consumer contacts the purchase card provider over a network connection using a software-implemented application.

25.   (new) The method of Claim 15 wherein the step of transacting a purchase with the retailer further comprises authorizing the purchase by way of an authorization system of an interchange association.

26.   (new) A method of transacting a purchase, comprising:

acquiring a purchase card from a purchase card provider, the purchase card having an associated account number, but does not identify the person who acquired the purchase card;

providing purchase transactional information, including the account number associated with the purchase card, to a retailer, the retailer being different from the purchase card provider;

activating the purchasing card by contacting the purchase card provider prior to transacting a purchase, wherein contact information for the purchase card provider is provided on the purchase card; and

transacting a purchase with the retailer based on the account number associated with the purchase card.

27.   (new) A method of transacting a purchase, comprising:

acquiring a purchase card from a purchase card provider, the purchase card having an associated account number, but does not identify the person who acquired the purchase card, and the purchase card being is selected from a plurality of purchase cards acquired by the purchase card provider, where each of the plurality of purchase cards embodies a different account number but having the same cardholder name

providing purchase transactional information, including the account number associated with the purchase card, to a retailer, the retailer being different from the purchase card provider; and

transacting a purchase with the retailer based on the account number associated with the purchase card.